

**REPORT TO: PENSION SUB-COMMITTEE OF THE CITY GOVERNANCE COMMITTEE  
& PENSION BOARD – 22 SEPTEMBER 2025**

**REPORT ON: REVISED PENSION ADMINISTRATION STRATEGY**

**REPORT BY: EXECUTIVE DIRECTOR OF CORPORATE SERVICES**

**REPORT NO: 259-2025**

## **1 PURPOSE OF REPORT**

This report sets out the Fund's policy in respect of the standards required of both the Fund and the participating employers to ensure that statutory obligations are met and to demonstrate effective and efficient service delivery. The strategy contains a variety of performance measures against which the Fund and participating employers are assessed, with performance reported to the Committee.

## **2 RECOMMENDATIONS**

The Sub-Committee is asked to approve the revised strategy contained within, noting the inclusion of record keeping and data improvement in sections 5 and 6 of the Pension Administration Strategy.

## **3 FINANCIAL IMPLICATIONS**

There are no financial implications.

## **4 BACKGROUND**

The current Administration Strategy was approved by the Sub-Committee on 17 March 2025 (Article III of the Minute of Meeting of the Pension Sub-Committee of the City Governance Committee & Pension Board of 17 March 2024, Report No 100-2025 refers). Administration performance reporting has been reported on a quarterly basis since September 2016.

As part of a review of compliance with the Pensions Regulators Revised Code, Isio, the Fund's advisors recommended inclusion of record keeping and data improvement to the Pension Administration Strategy.

## **5 EMPLOYER CONSULTATION**

Employers have been consulted in the drafting of this strategy and have also received the draft report.

## **6 POLICY IMPLICATIONS**

This report has been subject to the Pre-IIA Screening Tool and does not make any recommendations for change to strategy, policy, procedures, services or funding and so has not been subject to an Integrated Impact Assessment. An appropriate senior manager has reviewed and agreed with this assessment.

There are no major issues, other than Risk Management itself, which is addressed through the register.

## **7 CONSULTATIONS**

The Chief Executive and Head of Democratic and Legal Services have been consulted in the preparation of this report.

## **8 BACKGROUND PAPERS**

None

**PAUL THOMSON  
EXECUTIVE DIRECTOR OF CORPORATE SERVICES**

**30 SEPTEMBER 2025**



# **PENSIONS ADMINISTRATION STRATEGY**

**2025-26**

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## **1. Introduction**

Dundee City Council administers the Local Government Pension Scheme (LGPS) on behalf of employers participating in the Scheme through the Tayside Pension Fund (the Fund).

The LGPS is a statutory scheme and its regulations are laid by the Scottish Government; the current regulations are laid in the Local Government Pension Scheme (Scotland) Regulations 2018. A copy can be viewed at <https://www.scotlgpsregs.org/schemeregs/lgpsregs2018/timeline.php>.

The Fund is committed to providing high quality pension service to both members and employers and particularly to ensure members receive their correct pension benefit entitlement.

These aims are best achieved where the Fund and employers work in partnership and are clear about their respective roles and responsibilities. The quality of service provided to members is therefore dependent on both parties meeting high standards of accuracy and timeliness of information supplied

This document sets out the duties and statutory responsibilities of the employer (Appendix A), the Fund (Appendix B) and also specifies the level of services the parties will provide to each other (Appendices C & D) and the performance measures used to evaluate them (appendix E).

This strategy statement is an over-arching agreement between the Fund and all its employers and as such it is essential that both understand what they are required to do and communicate with each other effectively and in a timely manner. A failure to achieve this can result in:

- members suffering loss and distress
- the pensions regulatory organisations fining and publicly naming and shaming a party that is at fault
- employers' contributions being set at higher levels.

This Strategy is designed to help employers and the Fund work together to improve data quality and reduce the risk of rules breaches that could result in penalties. Its focus is on the timely flow of accurate information between employers and the Fund.

## **2. Pension Administration Strategy Statement**

This strategy statement will be kept under review on an annual basis and revised where appropriate. The statement will be issued to all participating employers.

Strategy Principles - in agreeing this strategy, all parties commit to:

- achieving a high-quality pension service to employees
- continually developing and improving efficient working arrangements
- striving to exceed the Fund's service standards
- an annual report of performance
- keeping the pension administration strategy under review.

## **3. Roles and responsibilities**

- Employer's duties and responsibilities listed in Appendix A
- Fund duties and responsibilities are listed in Appendix B.

## **4. Service standards and Performance Measures**

Service standards in relation to the Employer are shown in Appendix C with performance measures being shown in Appendix E.

It is the employer's responsibility to provide correct information about their members. The Fund is not responsible for checking the accuracy of any information provided by the employer. However,

the Fund will inform the employer of any differences between information provided by the employer and information already provided. Information is to be issued to the Fund using the provided secure online portal and in the agreed format.

From 1st April 2015 the Pensions Regulator became the body responsible for the oversight of effective governance, management and administration of the LGPS. The Regulator has provided that where Funds and scheme employers can be fined for non-compliance.

Service standards in relation to the Fund are shown in Appendix D with performance measures being shown in Appendix E.

The Fund aims to provide the information within the timescales shown, but amended timescales may be agreed in exceptional circumstances at the employer's request.

## **5. Member Data / Record Keeping**

Accurate and up-to-date data is essential to the provision of pension scheme administration. It forms the basis of statutory requirements such as annual benefit statement, pension saving statement, individual member benefit calculations as well as being vital for actuarial and accounting purposes.

The Fund, as controllers of data, are required by data protection legislation to comply with the principles of data minimisation and storage limitation. Personal data we process:

- must be adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed; and
- must not be kept in a form which permits identification of a data subject for longer than is necessary for the purposes for which the personal data is processed

The Fund are obliged to retain certain records (whether in hard copy or electronic form) for various periods of time because:

- there is a statutory obligation to do so; and/or
- the information contained in those records may be necessary for the future (for example, queries may arise about the calculation of benefits paid in the past, and data that may be relevant to a possible legal claim).

The following sets out the measures to comply with the principles of data minimisation and storage limitation in relation to personal data that it holds:

- The Fund holds and processes the following types of personal data in relation to members and beneficiaries of the Fund:
  - contact details, including name, address, telephone numbers and email address
  - identifying details, including date of birth, national insurance number, employee and membership numbers
  - information used to calculate and assess eligibility for benefits (e.g. length of service, membership and salary information)
  - financial information relevant to the calculation or payment of benefits, for example, bank account and tax details
  - information about the member's family, dependents, representatives or personal circumstances
  - information about the member's health, (e.g. to assess eligibility for benefits payable on ill health)
  - information about a criminal conviction if it has resulted in the member owing money to the member's employer or the Fund and the employer or Fund may be reimbursed from the member's benefits
- During any period when personal data is held, personal data will be kept up to date and all reasonable steps will be taken to ensure that inaccurate data is either erased or rectified without delay.
- The Fund will periodically review the personal data that is retained and consider whether it is still required; any personal data that is no longer required will be destroyed.

- Data protection legislation requires retention of personal data for no longer than is necessary in order to fulfil the purpose(s) for which it is processed. Given the long-term nature of pensions, personal data is retained to:
  - comply with legal and regulatory obligations regarding the payment of benefits
  - deal with any questions or complaints that we may receive
  - Personal data is stored for the greater of:
    - such period as the member (or any beneficiary who receives benefits after the member's death) are entitled to benefits from the Fund and for a period of 15 years after those benefits stop being paid
    - 100 years from the member's date of birth
    - 100 years from the date of birth of any beneficiary who received benefits from the Fund after the member's death.

The above considers the guidelines on the retention of personal data as set out by or in the following:

- Information and Records Management Society
- The National Archives
- HMRC compliance handbook manual CH15400
- Lord Chancellor's Code of Practice on the Management of Records issued under
- Section 46 of the Freedom of Information Act 2000
- Information Commissioner's Office's guidance on storage retention
- The Pension Regulator's code of practice 14 for public service pension schemes
- Members of the Fund and beneficiaries have a right to access and obtain a copy of the personal data that is held, and to ask us to correct personal data if there are any errors or it is out of date or incomplete.
- In certain circumstances a member / beneficiary has the right to:
  - object to the processing of their personal data
  - restrict the processing of their personal data until any errors are corrected
  - transfer their personal data
  - erase their personal data
- If the exercise of the member's/beneficiary's rights would prevent payment of benefit, consideration of retaining a minimised version of that member's/beneficiary's personal data in order to fulfil legal and regulatory obligations.

## 6. Data Improvement

Member data is considered a key priority, not just by the Fund, but also by the Pensions Regulator and the Fund must submit data quality results to the Pensions Regulator annually. The use of electronic submission of data has improved the quality of data received, however the Fund will continue to work with employers for instances of missing/mismatched data.

The Pensions Regulator (TPR) urges schemes to have effective processes for maintaining and continually improving data, and TPR splits data into two categories: 'Common' and 'Scheme Specific'.

- 'Common' data is data used so that a member can be uniquely identified and consists of things like National Insurance (NI) number.
- 'Scheme Specific' data is data used to accurately calculate member benefits and consists of things like date of leaving and contributions.

TPR requires an annual scheme return about the quality of its data. The percentage of member records passing ALL tests required by TPR on our data extract of November 2024 was:

- Common data 97%
- Scheme-specific data 96%

The Fund are committed to enhancing the accuracy, completeness, and reliability of pension data through a multi-faceted approach. Actuarial valuations will continue to be used to identify anomalies, supported by targeted sense-checking of individual data items using tolerance and consistency limits. The system provider's "Insights" tool will be used not only for annual TPR scheme data return, but also to conduct deeper analysis to identify areas requiring improvement, particularly where data quality has declined year-on-year.

Data collection processes will remain robust, including the continued use of year-end and monthly CARE returns from employers to identify missing notifications of starters and leavers. National databases such as DWP's 'Tell Us Once' service, the National Fraud Initiative, and mortality screening services will be used to verify member information and update records accordingly. Member communications, including benefit statements and newsletters, will be used to identify and cleanse inaccurate data, and undeliverable mail will prompt address verification efforts.

The Fund will enhance member engagement by expanding online access to pension records, enabling updates to personal details and increasing email contact points. Employer support will be strengthened through tailored data improvement plans informed by KPI development, annual consultations on our Pension Administration Strategy, and ongoing communication via our website and newsletters. Training outputs will be expanded to include bespoke sessions. All data collection processes will be clearly documented, regularly reviewed, and subject to audit. Staff training on data management will be increased, and annual certificates of existence will continue to be required for overseas pensioners and those with powers of attorney.

## **7. Communication**

In accordance with the scheme regulations the Fund prepares, reviews and publishes a separate communication policy

## **8. Monitoring and Reporting**

Performance and service standards will be monitored on an ongoing basis, with performance against key performance indicators reported quarterly to the Committee and Pensions Board and published on the Fund website. Annual performance will also be included in the annual report.

## **9. Discretions**

The Funds policy on the exercise of its discretions are set out in a separate policy statement which will be reviewed, amended and published as required.

## **10. Improving employer performance**

The Fund will assist employers in identifying and helping to improve areas of poor performance. The Fund will do this by:

- Reminding employers of the required standards and timescales
- Offering training and guidance
- Offer to meet with the employer to discuss areas of poor performance and how they may be improved.

## **11. Circumstances where costs maybe recovered as a result of poor performance.**

The Local Government Pension Scheme (Scotland) Regulations at section 65 allows the Fund to recharge to the employer the cost of any additional resources they have needed to employ as a result of an employer's poor performance.

The Fund may make the following charges:

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| Failure to pay contributions by the 19 <sup>th</sup> of the month following the deduction for pay.  | Interest calculated in accordance with Regulation 66(4) of the LGPS (Scotland) Regulations 2018.   |
| Failure to provide the Fund with end of year schedule by stipulated deadline or the statutory deadline (30 <sup>th</sup> June). Late submission of this data creates pressure on the Fund being able to meet its statutory requirements of the provision of an annual benefit statement by 31 <sup>st</sup> August, a Pension | <p>£200 for failing to meet the Fund deadline. (May)</p> <p>£200 for failing to meet Statutory deadline. (30<sup>th</sup> June)</p> <p>Where queries regarding missing or mismatched data are not remedied in agreed</p> |

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| Saving Statement by 6 <sup>th</sup> October, and where applicable submission of data for the actuarial valuation.                                 | timescales a further charge of £1 per member per week may also be levied. |
| Failure to submit monthly contribution return, in and by the agreed format, by 19 <sup>th</sup> of the month following deduction of contributions | £50 per occurrence  |

Where the Fund has determined that the above costs have become payable it will provide the scheme employer with written notice detailing the reasons and the amount due.



## Appendix A – Duties and responsibilities of scheme employers

- To decide those employees eligible to become members of the Scheme.
- If eligible, a new employee must be treated as a member unless he/she elects otherwise.
- To advise employees of their rights under Auto Enrolment legislation.
- To determine a member's pay (or fees) for the purposes of pension contributions
- To supply timely and accurate information to the Fund regarding new members, leavers and changes in employment required for pension administration purposes
- To determine and advise members of their contribution rate annually on the basis of the member's rate of pensionable pay having regard to guidance issued by the Scottish Ministers, and to ensure such deductions are made from members pay.
- To decide whether members are employed in a full-time, part-time or variable time capacity. If part-time, to determine the proportion of comparable full-time hours.
- To issue a Certificate of Protection of Pension Benefits if asked to do so by scheme member within 12 months of a material reduction or restriction in the member's pay, where such reduction or restriction arose otherwise than by virtue of the member's own volition. A copy of the Certificate should be kept on file, with another issued to the member and the Fund.
- If a Certificate of Protection of Pension Benefits is issued, to keep a record of the member's pay for the period commencing 3 years before the effective date of the certificate and ending 10 years after the effective date of the certificate.
- To comply with relevant auto-enrolment legislation regarding members who have previously opted out of the Scheme, including auto-enrolling such members again as required.
- To use an independent Medical Officer qualified in Occupational Health Medicine, (who has been approved by the Fund), in determining ill-health retirement and provide the Fund with a relevant certificate where appropriate.
- To notify a member, in writing, whose rights or liabilities are affected by a 'first instance' decision made by the employer under the Regulations
- To appoint a person designated to receive appeals from employees on 'first instance decisions' under the Regulations.
- When issuing any statement issued to an employee relating to any decision made about the scheme, to include a notice drawing the employee's attention to their right of appeal under the LGPS. However, the Fund will issue, on behalf of the employer, a Statutory Notice detailing when a member joins the Fund. This Statutory Notice includes details of the employee's right of appeal against the decisions made at these times.
- To ensure that all member election to move between the main and 50:50 sections are applied and that notification is issued to the Fund.
- To determine a member's entitlement to benefit on cessation of scheme membership, employment or on a member's application for early release of benefits or flexible retirement and provide early retirement authorisation as and when appropriate.
- Where an employee opts out of the Scheme within the timescale for auto-enrolment, the employer must:
  - ensure that pension contributions deducted previously are refunded previously
  - advise the Fund via the appropriate secure online portal that the employee has opted out and should be treated as never having been a member of the Scheme
- To determine and provide final pay for the purposes of calculating benefits due from the Scheme, both in terms of a members CARE pay and also their Fulltime Equivalent (FTE).
- To collect, pay over and account for the deduction of the correct rate of pension contributions payable by both the members and the Employer.

- If notified of a member's election to pay Additional Voluntary Contributions, to deduct from the member's pay the specified amount and to pay over those amounts to the relevant AVC provider/Fund. To ensure that final payments are deducted made to the provider before a member's retirement (where possible).
- To provide prospective members with basic information about the Scheme using, by signposting them to the Fund website at [www.taysidepensionfund.org](http://www.taysidepensionfund.org).
- To ensure those not joining are fully aware of the benefits given up and that equalities principles are met.
- To maintain employment records for each scheme member for the purposes of determining membership and entitlement to pension benefits.
- To decide whether to award additional compensatory years under the Discretionary Regulations. At the request of the employer, the Fund will calculate and pay the benefits arising as a result of the employer awarding additional compensatory years along with the main scheme benefits, and the employer will reimburse the Fund for all such amounts paid. Where the Fund is not reimbursed within the agreed timescale, the payment of such additional benefits may cease until the matter is resolved to the satisfaction of the Fund.
- To provide details of officers or representatives who are to receive employer communications issued by the Fund. Details should be kept up to date as necessary.
- To provide details of senior officers or representatives authorised to sign early retirement authorisation letters/memos.
- To ensure that all relevant officers (e.g. HR/Payroll) can access the Fund's secure online portal in order to submit forms and other information
- To ensure all information is provided as required regarding members' employment, using the secure online portal. Data provided should comply with Data Protection legislation.
- To provide additional information as required for actuarial valuation, year-end exercises, data-matching or communication purposes. The specification for such exercises will be provided by the Fund and may, after consultation, be modified from time to time.
- To respond to Fund queries resulting from the annual year end routines by the date determined annually by the Fund to facilitate the preparation of annual benefit statements.
- To ensure the Fund is informed about, and Government guidance is followed in respect of, any transfer of members in respect of an outsourcing of service arrangement, and any subsequent changes to that arrangement which would impact on those members.
- To inform the Fund of any planned changes to their pension provision for employees, including whether the scheme is open to new employees, bulk transfers of employments or any redundancy exercises as soon as known.
- Annual report and account information should be provided to the Fund as soon as possible after the Employers year end.
- To maintain awareness and understanding of the Fund's Governance Policy, Actuarial Valuation Reports and Funding Strategy Statement and take part in consultations on strategic issues.
- Employers must complete and return a compliance certificate on an annual basis. This document confirms that employers understand their responsibilities and statutory obligations under the Scheme Regulations.
- To inform members awarded additional compensatory years that the payment of the award will be subject to restriction should they take up further employment with an employer participating in the LGPS.

- To pay the Fund, by lump sum and within prescribed time limits, any amounts arising as a result of the employer's decision to increase total membership and/or increase annual pension under the Regulations.
- To pay the Fund, by lump sum payment and within prescribed time limits, any strain cost arising from a decision made by the employer to award early payment of benefits.
- To pay monthly contributions due to the Fund by electronic payment method no later than the 19<sup>th</sup> of month following that in which deductions were made.

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| <b>Appendix B – Duties and responsibilities of the Fund</b> |
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- To maintain the Tayside Pension Fund.
- To invest pension contributions received and account for and manage the Fund's assets.
- To arrange for the triennial actuarial valuation of the Fund and send copies of the resulting report to employers by the first anniversary of the valuation date.
- To set up and maintain one or more record(s) for each member which contains all the necessary information for the production of an accurate benefit calculations.
- To decide how any previous service or employment of an employee is to count for pension purposes, and whether such service is classed as a 'period of membership'.
- To notify members of decisions regarding the counting of service or additional pension.
- To calculate and pay the appropriate benefits, based on the member's record, and the termination and pay details (both CARE and FTE) provided by the employer when a member ceases pensionable employment.
- To calculate and process transfers of members' pension rights inwards and outwards.
- To supply members with a Statutory Notice on commencing membership, or on an increase in membership following a transfer of pension rights.
- To supply survivor beneficiaries with notification of their entitlements.
- To appoint a suitable person for the purposes of the scheme's internal dispute resolution procedure.
- To increase pensions annually in accordance with the provisions of Pensions Increase Acts and Orders.
- To produce and issue annual benefit statements to active and deferred members, by 31<sup>st</sup> August annually.
- To produce and issue Pension Saving statements to those who have exceeded their annual allowance by 6<sup>th</sup> October annually.
- To publish and review the Fund's Governance Policy and Funding Strategy Statement and prepare annual report and accounts.
- To prepare, maintain and publish a written policy in respect of communication with employers and scheme members.
- To prepare, maintain and publish a written policy in respect of Fund Discretions under the LGPS.
- To appoint an actuary for the purposes of the triennial valuation of the Fund and to provide periodical actuarial advice when required.
- To appoint Additional Voluntary Contributions provider(s).
- To comply with any orders or instructions issued by The Pensions Regulator or the Pensions Ombudsman. Where the order or instruction requires financial compensation or a fine to be paid from the Fund, or by any officer responsible for it, and it is due to the default, omission or otherwise negligent act of the employer, the sum concerned shall be recharged to the employer
- To issue forms, newsletters and such other materials as are necessary in the administration of the Scheme, for members and for use by employers.
- To provide accurate, timely data to the Fund actuary for the purposes of the triennial actuarial valuation of the Fund and for employer accounting reports (e.g. FRS17) requested.
- Where appropriate, to pay benefits based on additional compensatory service awarded by an employer in accordance with the provisions of the Discretionary Regulations.
- To aid employers in regard to the pension implications of outsourcing services and to deal with any related bulk transfers of pension rights.
- To comply with HMRC reporting requirements regarding pension benefits.

- To ensure that sufficient information is issued in the form of newsletters, booklets and other materials to satisfy the requirements of the Occupational Pension Schemes (Disclosure of Information) Regulations 1996.
- To ensure that steps are taken at all times to pay benefits to appropriate beneficiaries only and to reduce the possibility of fraud.
- To ensure compliance with Data Protection legislation including use of appropriate secure data transfer methods.

### Appendix C – Service Standards (Employer)

- Employers must provide the following information in relation to scheme members.
- Information must be issued in the agreed format and submitted electronically.
- Employers must ensure that GDPR is adhered to.

| Information to be supplied by the Employer                                   | Information Required / Action by Employers   | Timescale   |
|--|--|---|
| Employee Contribution Rate   | To decide and deduct the correct contributions rate, in accordance with guidance issued by the Scottish Ministers  | <ul style="list-style-type: none"> <li>• At commencement</li> <li>• Accompanying each subsequent end of year schedule, a notification of the rate applicable for the following year is required</li> </ul>  |
| Employer Contribution Rate   | To apply changes in the Employer contribution rate as per the Fund Actuary   | <ul style="list-style-type: none"> <li>• At commencement of membership</li> <li>• Thereafter as per Rates &amp; Adjustment Certificate of the latest Actuarial Valuation.</li> </ul>  |
| Monthly Contributions  | Amount of contributions paid by the employee and employer and also to include the amounts paid in respect of AVC's APC's and Added Years. Payment is to be made via BACs and in the format agreed between the employer and the Fund. | <ul style="list-style-type: none"> <li>• No later than the 19<sup>th</sup> of the month after deductions have been made.</li> <li>• Electronic submission of data required.</li> </ul>  |
| CARE (including Assumed Pensionable Pay APP) & Fulltime Equivalent Pay (FTE) | CARE, or where applicable APP and FTE pay to be notified by the employer to maintain the member's pension scheme record.   | Monthly as part of the submission of monthly contributions  |
| Additional Voluntary Contributions   | Deduct contributions as per member instructions and forwarded deductions either to the Fund or the provider.   | <ul style="list-style-type: none"> <li>• Where monies are being paid direct to the provider – no later than the 19<sup>th</sup> of the month following that in which they were deducted.</li> <li>• Where the monies are being paid to the Fund these must be received prior to this date to allow for their onward transmission to the provider.</li> <li>• Electronic submission of data is required</li> </ul> |
| Strain on the Fund Payments  | Payment as agreed.   | On receipt of invoice or in line with agreed payment arrangement.   |
| Compensatory Added Years   | Payment to the Fund of any amounts paid on behalf of the scheme employer as awarded under the Discretionary and Injury Payments Regulations  | On receipt of invoice or in line with agreed payment arrangement.   |

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| New Starts  | Information required to create a new pension scheme record. This information must be supplied in the agreed format.  | <ul style="list-style-type: none"> <li>Received no later than the end of the month following the date of entry.</li> <li>Submissions must be made electronically.</li> </ul>          |
| Changes in Circumstances  | Information required to maintain member pension scheme record including such changes as <ul style="list-style-type: none"> <li>Move to and from the 50:50 section of the scheme</li> <li>Changes of Address</li> <li>Changes of Name</li> <li>Breaks in Membership (e.g. unpaid leave, trade dispute)</li> <li>Changes of Hours</li> </ul> Information to be issued to the Fund using the agreed format.   | <ul style="list-style-type: none"> <li>Received no later than the end of the month following the change in circumstance.</li> <li>Submissions must be made electronically.</li> </ul> |
| Early Leavers under age 55 - Where the member does not have right to immediate payments of benefits. (Over 55 - please process as per Voluntary Retirement) | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits.</li> <li>Copy of the opting out form (where applicable)</li> </ul>   | Received no later than the end of the month following the date of leaving/opting out.   |
| Retirement Estimates (individual)   | Where the member has an AVC and/or a Certificate of Protection. Otherwise estimates can be run by the member using the Member Self Service Portal.<br>Employer to issue a completed Estimate Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits   | Requests must be received at least 3 months prior to the estimated retirement date.   |
| Retirement Estimates (Bulk)   | <ul style="list-style-type: none"> <li>Where 10 or more estimates are required by an employer this is deemed to be a bulk exercise.</li> <li>Employers should contact the Fund for details of the data required and submission format.</li> <li>Employers must note that for a bulk estimate the grounds for retirement, award of any Compensatory Added Years (where applicable) and date of leaving must be the same for all members.</li> </ul> | 3 months' notice  |
| Voluntary Retirement  | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits</li> <li>P45</li> </ul>   | At least 20 working days prior to the member's retirement date, but no later than 5 working days from the end of the month in which the retirement occurred.                          |

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| III Health Retirement   | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits.</li> <li>A completed III Health Certificate by the Occupation Health Practitioner and employer must also be issued.</li> <li>P45</li> </ul>  | No later than 5 working days after the members date of leaving.  |
| Redundancy/<br>Business Efficiency  | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits.</li> <li>Notification of the award of any Compensatory Added Years (where applicable).</li> <li>Signed authority from the employer of the redundancy/business efficiency</li> <li>P45</li> </ul> | At least 20 working days prior to the member's retirement date but no later than 5 working days from the end of the month in which the retirement occurred.  |
| Flexible Retirement   | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits.</li> <li>Signed authority from the employer granting the flexible retirement.</li> </ul>   | At least 20 working days prior to the member's retirement date but no later than 5 working days from the end of the month in which the retirement occurred.  |
| Death in Service  | <ul style="list-style-type: none"> <li>Completed Cessation Form, including where appropriate earnings for previous years where the member is in receipt of a valid Certificate of Protection of Pension Benefits.</li> <li>Copy of the Death Certificate is available.</li> <li>Details of the next of kin.</li> </ul>   | No later than 10 working days following the date of death.   |
| Queries raised in relation to the processing of a member's retirement, Death in service or Early Leaver | Queries raised will be issued in an agreed electronic format and replies from the employer must be issued electronically.  | <ul style="list-style-type: none"> <li>Retirement - No later than 10 working days from the date the query is issued.</li> <li>Retirement (III Health) – No later than 5 working days from the date the query is issued.</li> <li>Death in Service -No later than 5 working days from the date the query is issued.</li> <li>Early Leaver – no later than 20 working days from the date the query is issued.</li> </ul> |
| Year End Data Schedules   | <ul style="list-style-type: none"> <li>Electronic submission for year-end data must be completed on the supplied Fund template and in accordance with the guidance notes included.</li> <li>End of Year schedules not in the correct format will be automatically returned to the employer.</li> </ul>   | All files must be accurate, complete and submitted by the deadline date advised.   |



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| Responding to Year End Data Queries   | All data queries relating to missing or mismatched data will be returned to employers for review and resolution.   | <p>As the volume of queries can range between employers a banding system applies to the reply dates:</p> <ul style="list-style-type: none"> <li>• For queries which number 1 – 49 – to be returned no later than 10 working days from the date of issue</li> <li>• For queries which number 50 – 249 – to be returned no later than 20 working days from the date of issue</li> <li>• For queries which number 250 and over – to be returned within 30 working days from the date of issue</li> </ul> <p>But in all cases, all must be returned no later than 31st July to allow time for the queries records to be update prior to the issue of the annual benefit statement.</p> |
| Responding to Annual Benefit Statement Queries (Queries following the receipt of the statement by the employee)   | All data queries relating to missing or mismatched data will be returned to employers for review and resolution.   | Within 15 working days from the issue of the queries   |
| Responding to Queries in relation to the issue of the issue of annual Pension Saving Statement (Annual Allowance) | All queries and or requests for additional information required to provide scheme members with their annual Pension Saving Statements  | Within 10 working days from the issue of the queries.  |
| Responding to queries in relation to the Actuarial Valuation data submission                                      | All data queries relating to missing or mismatched data will be returned to employers for review and resolution  | Within 15 working days from the issue of the queries.  |
| Employer Structural Changes   | This notification would include such events as, large changes in membership (perhaps TUPE or Fair Deal), bulk transfer of employees to another Fund, changes in corporate status, possible cessation or closure. | As soon as possible, providing all relevant details and requests for information.  |

### Appendix D – Service Standards (Fund)

Those marked with \* below are those with a statutory timescale requirement.

| Fund Action  | Target  |
|--|---|
| To provide scheme membership details to new starters   | Within 2 months of the date of entry *  |
| To provide transfer credit information (estimate) (Inward transfer of previous pension rights)                                   | Within 2 months of receipt of required information*   |
| To provide transfer credit information (finalised) (Inward transfer of previous pension rights)                                  | Within 2 months of receipt of information*  |
| To provide retirement estimates (individual) -Where the member has an AVC and/or a Certificate of Protection of Pension Benefits | No more than 2 months from the date of request *  |
| To provide retirement estimates (bulk)   | Within 15 working days of receipt of all information  |
| To provide Divorce information   | Within 3 months of receipt of all information, or such shorter period is as required by the Courts. *   |
| To issue deferred benefit information  | Within 2 months of receiving leaver notification (cessation form) *   |
| To issue transfer out information (CETV Quotes)  | Within 3 months from the date of request *  |
| To provide retirement details (retirement options paperwork and details to Retirees)   | Within one month where retirement is on or after normal pension age or two months from date of retirement where retirement is before normal pension age.* |
| To issue finalised retirement details and payment of lump sum  | As soon as practicable on receipt of all essential member documents.  |
| Calculate and notify dependent(s) or amount of death benefits  | No more than 2 months from the date of becoming aware of death *  |
| To provide annual benefit statements to active and deferred members  | By 31 <sup>st</sup> August *  |
| To provide Pension Saving Statements to those who have exceeded the Annual Allowance   | By 6 <sup>th</sup> October *  |
| To issue formal valuation results including Rates & Adjustment Certificate   | As soon as practical following the receipt from the Fund Actuary  |
| To publish forms required by scheme members and scheme employers   | Within 30 days from any revisions   |
| To provide Employer Briefings  | As and when required  |
| To provide Technical Bulletins   | As and when required  |
| To host meetings with scheme employers   | Annually  |
| To arrange training for employers  | Upon request  |
| To provide notice to scheme member and employers of changes to the scheme regulations  | As and when required  |
| To provide notice to scheme employers of any additional costs (including any interest due) arising from performance              | As and when required  |

| Appendix E - Performance Measures  |   |             |
|--|---|-------------|
| Scheme Employer  |   |             |
| Task   | Target  | % in target |
| New Starters   | Received no later than the end of the month following the date of entry   |             |
| Retirement   | Received at least 20 working days prior to the member's retirement date, but no later than 5 working days from the end of the month in which the retirement occurred. |             |
| Ill Health Retirement  | Received at least no later than 5 days following the date of leaving  |             |
| Early Leavers  | Received no later than the end of the month following the date of leaving/opting out  |             |
| Death in Service Notification  | Received no later than 5 working days from date of death.   |             |
| Payment of monthly Contributions – No later than the 19 <sup>th</sup> of the month following the deductions of contributions     | Received no later than the 19 <sup>th</sup> of the month following the deductions of contributions  |             |
| Submission of monthly contributions returns via secure on-line portal  | Received no later than the 19 <sup>th</sup> of the month following deduction.   |             |
| Fund   |   |             |
| Task   | Target  | % in target |
| New Starters   | Within 20 working days from the receipt of the information, but no later than 2 months from the member's date of entry *  |             |
| Early Leavers (deferred benefits)  | Within 2 months of receiving leaver notification (cessation form)*  |             |
| Payment of Retirement Benefits (lump sum)  | As soon as practicable on receipt of all essential member documents, but no later than 20 working days from receipt of all essential documents.                       |             |
| Dependent(s) notification of benefits  | No more than 2 months from the date of becoming aware of death *  |             |
| Issue Transfer Out – CETV Quotes   | Within 3 months from the date of request *  |             |
| Issue Transfer Out – CETV Actual   | Within 1 month from the receipt of all required information and compliance checks being made  |             |
| To provide retirement estimates (individual) -Where the member has an AVC and/or a Certificate of Protection of Pension Benefits | No more than 2 months from the date of request *  |             |
| To provide retirement estimates (bulk)   | Within 15 working days of receipt of all information  |             |
| To provide Divorce information   | Within 3 months of receipt of all information, or such shorter period is as required by the Courts. *   |             |
| Annual Benefit Statements - Active and deferred Members  | No later than 31 <sup>st</sup> August *   |             |
| Annual Pension Increase notifications  | No later than 30 <sup>th</sup> April *  |             |
| Annual Pension Saving Statements (for those who have exceed the annual allowance)  | No later than 6 <sup>th</sup> October *   |             |